



Second Program Year Action Plan

The CPMP First Annual Action Plan includes the SF 424 and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted:	Applicant Identifier:	Type of Submission	
Date Received by state	State Identifier	Application	Pre-application
Date Received by HUD	Federal Identifier	<input type="checkbox"/> Construction	<input type="checkbox"/> Construction
		<input type="checkbox"/> Non Construction	<input type="checkbox"/> Non Construction
Applicant Information			
City of Bloomington		IN180246 BLOOMINGTON	
401 N. Morton		70711239	
P.O. Box 100		City of Bloomington	
Bloomington	Indiana	Housing and Neighborhood Development	
47402	Country U.S.A.	Division	
Employer Identification Number (EIN):		Monroe	
35-6000954		6/1	
Applicant Type:		Specify Other Type if necessary:	
Local Government: City		Specify Other Type	
Program Funding		U.S. Department of Housing and Urban Development	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities, etc.); Estimated Funding			
Community Development Block Grant		14.218 Entitlement Grant	
CDBG Project Titles: Physical Improvement Projects Social Service Programs Administration		Description of Areas Affected by CDBG Project(s): city-wide	
\$CDBG Grant Amount: \$857,438	\$Additional HUD Grant(s) Leveraged: \$30,000	Describe	
\$Additional Federal Funds Leveraged: 0		\$Additional State Funds Leveraged: 0	
\$Locally Leveraged Funds: \$28,000		\$Grantee Funds Leveraged: \$10,000	
\$Anticipated Program Income: \$14,400		Other (Describe) private funds	
Total Funds Leveraged for CDBG-based Project(s): \$82,400			
Home Investment Partnerships Program		14.239 HOME	
Home Project Titles: Homeownership Programs Rental Programs TBRA		Describe Areas Affected by HOME Project(s): city-wide	

Administration			
\$Home Grant Amount: \$667,826.00	\$Additional HUD Grant(s) Leveraged: 0	Describe	
\$Additional Federal Funds Leveraged: 0		\$Additional State Funds Leveraged: 0	
\$Locally Leveraged Funds: \$60,000		\$Grantee Funds Leveraged: 0	
\$Anticipated Program Income: \$60,000		Other (Describe) private funds	
Housing Opportunities for People with AIDS		14.241 HOPWA	
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)	
\$HOPWA Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)			
Emergency Shelter Grants Program		14.231 ESG	
ESG Project Titles		Description of Areas Affected by ESG Project(s)	
\$ESG Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)			
Congressional Districts of: 4, 9		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts: same	Project Districts: same		
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		<input type="checkbox"/> Yes	This application was made available to the state EO 12372 process for review on DATE
		<input checked="" type="checkbox"/> No	Program is not covered by EO 12372
<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> N/A	Program has not been selected by the state for review
Person to be contacted regarding this application			
Lisa		Abbott	
Executive Director	812-349-3401	812-349-3582	
abbottl@bloomington.in.gov	www.bloomington.in.gov/hand	Robert Woolford, Program Manager	
Signature of Authorized Representative		Date Signed	

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Narrative Responses

General

Executive Summary

I. What is the Annual Action Plan?

The City of Bloomington is an entitlement community selected by the U.S. Department of Housing and Urban Development and receives an annual allocation of HOME Investment Partnership Program and Community Development Block Grant funds. The Housing and Neighborhood Development Department is the administering agency for these funds. Each year, funds are set aside to meet program goals outlined in the Consolidated Plan 2005-2010. The Annual Action Plan outlines these goals and funds.

II. The Allocation Process.

Community Development Block Grant funds are allocated through the Citizen Advisory Council process. The Citizen Advisory Council membership includes two City Council members, two Redevelopment Commission members, four Community and Family Resources Commission members, and up to eighteen members appointed by the Mayor. This council reviews the applications for physical improvement projects and social service programs. The recommendations of the Citizens Advisory Council are presented at a public hearing to the Redevelopment Commission for approval, then to the Mayor, and finally to the City Council. Approved allocations are awarded funding for the following fiscal year which begins June 1.

HOME funds are for projects that directly result in affordable housing units and applications are accepted year-round by the HAND staff.

III. Funding for Second Program Year Action Plan

Community Development Block Grant Allocations	Amount of Funds
Physical Improvement Projects:	
Abilities Unlimited HMAL	\$60,378
BHA – Air Conditioning	\$46,445
HAND – Down Payment & Closing Cost	\$27,867
HAND – Emergency Home Repair Grants	\$46,445
HAND – Owner-Occupied Rehab	\$35,763
Middle Way House – Facility Renovation	\$46,445
Public Works – S. Rogers Street Design & ROW	\$89,639

HAND – Curb & Sidewalks	\$18,578
HAND – Rockport Road Subdivision	\$185,776
Social Services Programs:	
Big Brothers/Big Sisters – One-to-One	\$17,000
Community Kitchen of Monroe County	\$22,500
Hoosier Hills Food Bank	\$17,000
Middle Way House Emergency Shelter	\$21,250
Monroe County United Ministries – Childcare	\$16,865
Mother Hubbard’s Cupboard	\$17,000
Shalom Community Center	\$17,000
CDBG Administration	\$171,487
HOME Investment Partnership Program	Amount
HOME Administration	\$66,782
HOME Programs:	
Owner-Occupied New Construction	\$415,044
Owner-Occupied Rehabilitation	\$46,000
Purchase-Rehabilitation	\$25,000
Tenant Based Rental Assistance	\$40,000
Rental Rehab/New Construction	\$75,000

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investment geographically within the jurisdiction (or within the EMSA or HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the properties.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.

Program Year 2 Action Plan General Questions response:

The Bloomington jurisdiction includes all areas within the corporate boundaries of the city. The Department makes support available for all income eligible individuals and families within the jurisdiction. Bloomington does not have any geographic areas where concentrations of minorities live. Minorities live throughout the community and support will be available for all citizens community-wide. Recently completed “neighborhood plans,” or area strategic plans produced through a collaboration between Planning and HAND have recognized neighborhoods with targeted needs. We also have areas with long-established needs such as the Upper West Side Revitalization Area, near our Public Housing Authority. Housing opportunities through various HAND programs are designed to promote income diversity within the community.

In areas that have been identified geographically in the Consolidated Plan, the Upper West Side, Near West Side, Prospect Hill, McDoel and Broadview, rehabilitation and appropriate new infill is a priority, because of the proportion of aging and substandard housing identified in the neighborhood plans. Rehabilitation continues to be a priority in neighborhoods aging and possibly under maintained housing stock. In-fill opportunity exists in some neighborhoods such as Broadview and the Upper West Side. This fiscal year, HAND will create new homeownership opportunities in the Broadview area by constructing a green designed affordable home subdivision included in a Leadership in Energy and Environmental Design (LEED) certified pilot project.

A serious impediment to the revitalization of the Upper West Side, one of our geographically targeted areas, is suspicion and documentation of environmental hazards. Since the 1970's, the City of Bloomington has attempted to identify areas near Westinghouse where industrial dumping took place. Sites in close proximity to these scavenge areas are difficult to build upon with federal money. Perhaps the key to assisting this underserved need is to find a predictable way to deal with the redevelopment of Brownfield sites. This fiscal year, HAND will participate in the environmental clean up property and development of affordable housing in the Upper West Side through a State initiative called Improving Neighborhoods Through Revitalization.

Another continuing concern among social service providers is the lack of dependable income for operating costs. A major obstacle expressed in the SCAN (Service Community Needs Assessment 2003) report, is the amount of administration time that is required to raise funds. In the face of constant reductions in funding and resources, budget concessions are made that can diminish funds for clients' needs. In addition, many non-profits need financial assistance for their facilities to more economically assist their clients.

In order to meet these needs, HAND's project will include the following:

- Assist in the creation or rehabilitation of affordable housing units for individuals and families at or below 80% area median income.
- Provide assistance to disabled individuals to remain in their homes.
- Create new homeownership opportunities in a potentially LEED certified housing development.
- Provide financial assistance for the renovation of units at the Public Housing Authority.
- Provide assistance to renovate a historic building to be used for as a shelter and to house programs to assist victims of domestic violence.
- Provide funding for operating costs for social service programs designed to help citizens meet their basic needs such as food and shelter.
- Provide funding for operating costs for social service programs designed to help at-risk populations such as youth, domestic violence victims, or substance abusers.

Managing the Process (91.200(b))

1. Identify the lead agency or entity, and agency responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 2 Action Plan Managing the Process response:

The Housing and Neighborhood Development Department (HAND) is the lead agency in administering programs to meet goals outlined the Consolidated Plan and the Annual Action Plan. The stated mission of the Housing and Neighborhood Development Department (HAND) is “to enhance the quality of life for Bloomington residents by developing programs, services, and partnerships with public and private organizations to preserve community character, promote affordable housing and encourage neighborhood vitality.” The department is divided into housing and neighborhood divisions. The neighborhood development program oversees enforcement of the property maintenance code, rental occupancy, and provides forums for the empowerment of neighborhood-based associations.

HAND’s housing division oversees the disbursement of federal funding (CDBG, HOME) to direct recipients through in-house programming, as well as to for-profit and non-profit developers, and social service agencies. HAND provides technical assistance to recipients of CDBG and HOME funds, coordinates development activities with other city departments and implements projects approved in the annual action plan. The Department directs the following activities for the City of Bloomington.

- Assesses unmet needs for affordable housing production
- Establishes policy priorities for making investments in affordable housing and neighborhood development in the City of Bloomington
- Creates a coordinated delivery system for using the technical and financial resources- including HOME and Community Development Block Grant (CDBG) funds to meet the needs of low and moderate income residents.

The Annual Action Plan is developed through several means; the Citizen Advisory Council process and HAND assessments. The Citizen Advisory Council process is described below. HAND assessments include using the Consolidated Plan, the Service Community Needs Assessment (SCAN), and other current needs assessments to determine what should be accomplished to meet the community’s ever changing needs.

Citizen Participation (91.200 (b))

1. Provide a summary of citizen participation process.

2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

Program Year 2 Action Plan Citizen Participation response:

On an annual basis, prior to the submission of the Annual Action Plan, HAND convenes the Citizen Advisory Council to review Community Development Block Grant (CDBG) applications. This council is made up of members from the City Council, Redevelopment Commission, Community and Family Resources Commission, and community members appointed by the Mayor. Half of the council reviews applications for physical improvement projects and the other half reviews applications for funding of social service programs. The calendar for this application process was as follows:

Date	Activity
August 15, 2005	Applications available.
August 30, 2005	CDBG Informational Meeting (for applicants unfamiliar with the CDBG process).
September 23, 2005	Letter of Intent due.
September 29 or October 4, 2005	Mandatory applicant training on the CDBG application, CDBG requirements, and the Consolidated Plan.
November 1, 2005	Citizen Advisory Council (CAC) organizational meeting (training regarding CDBG requirements and consolidated plan are completed at this meeting).
December 2, 2005	Applications due.
December 15, 2005	Citizen Advisory Council meeting to pick up applications, review scoring system, and discuss calendar.
January 5 or January 12, 2006	Public Hearing for the applicants. Physical Improvements on the 5 th , Social Services on the 12 th . These meetings are advertised as well as broadcasted on Cable Access Television.
January 11 or January 19, 2006	Allocation recommendations meeting. Physical Improvements on the 11 th , Social Services on the 19 th .
February 13, 2006	CAC recommendations presented to the Redevelopment Commission for approval. (Public meeting.)
February 14, 2006	Recommendations approved by the Redevelopment Commission sent to the Mayor for approval.
March 22, 2006	Recommendations approved by the Mayor sent to the City Council for final action. (Public meeting which is televised on Cable Access Television.)
June 1, 2006	Start of fiscal year.

Citizen comments –

Significant public comment and participation was sought for the Consolidated Plan 2005-2010. A list of focus groups and key informant surveys can be found on pages 18-19 of the Consolidated Plan found on-line at http://www.bloomington.in.gov/hand/block_grants/con_plan_final.pdf.

Institutional Structure (91.215(i))

1. Describe actions that will take place during the next year to develop institutional structure.

Response:

The Annual Action Plan will be carried out by the Housing and Neighborhood Development (HAND) staff, with the assistance of its boards and commissions. HAND works to continually improve the knowledge of the department staff members by attending appropriate training sessions whenever possible, including the recently created HOME Certification training. The HAND staff work very closely with a number of Board and Commissions with responsibilities for different aspects of HAND's work. The Board and Commissions are as follows: Redevelopment Commission, Citizen Advisory Council, Board of Housing Quality Appeals, Historic Preservation Commission and the Housing Trust Fund Advisory Board. Detailed descriptions of these Boards and Commissions can be found in the Consolidated Plan 2005-2010.

HAND also works with a variety of organizations in order to carry out its tasks under the Consolidated Plan and the Annual Action Plan. Those organizations include, but are not limited to, the following: Bloomington Housing Authority, Bloomington Restorations, Inc., Bloomington Urban Enterprise Association, Habitat for Humanity of Monroe County, Housing Solutions, Inc., Middle Way House, Inc. and the South Central Community Action Program, Inc.

Procedures developed by HAND staff are in place to meet a variety of requirements and conditions to operation. The City of Bloomington's Controller's Office and Legal Departments oversee various aspects of HAND's mission to ensure compliance with the variety of local, state and federal statutes that govern HAND's actions.

Monitoring (91.230)

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 2 Action Plan Monitoring response:

It is the goal of the Housing and Neighborhood Development Department to ensure that all programs and projects comply with the applicable regulations and standards governing

the actions of the department. HAND monitor its compliance with the Consolidated Plan through the Annual Action Plan process. All projects require an application to insure compliance with program requirements. In order to meet requirements with regard to timeliness of expenditures, each project will have a contract with a start and completion date. Extensions of time are allowed with extenuating circumstances.

Community Development Block Grant

Physical improvement projects are monitored as follows:

1. Each project is required to fill out an application to be reviewed by the Citizen Advisory Council (CAC) for allocation recommendation. Applications include specific information regarding design of project, cost of project, and beneficiaries.
2. Successfully funded applications are required to sign a funding agreement outlining all of the requirements, regulations and standards.
3. A program manager from HAND will do site inspections periodically throughout the project.
4. Claims for payment are filed, with appropriate documentation, with the program manager. The program manager reviews the claim and approves it for payment.
5. Davis-Bacon and affirmative action monitoring is completed by the contract compliance officer who is a staff attorney in the City of Bloomington Legal Department.
6. The HAND program manager will receive copies of all reports from the Monroe County Building Department, City of Bloomington Planning Department, and/or City of Bloomington Fire Department for compliance with all state, city and county regulations. If any other inspections are required or completed, a copy of that report must also be supplied to the program manager.
7. The HAND program manager will also monitor for beneficiary compliance. Depending upon the project and the agency, monitoring may occur both before and after the project.

Social service programs are monitored as follows:

1. Each project is required to fill out an application to be reviewed by the Citizen Advisory Council (CAC) for allocation recommendation. Applications include specific information about the program funded and the beneficiaries.
2. Successfully funded applications are required to sign a funding agreement outlining all of the requirements, regulations and standards.
3. A program manager from HAND will receive and review all claims for payment. Claims for payment must include beneficiary information.
4. The HAND program manager will monitor for compliance prior to the end of the fiscal year. If needed, monitoring may occur at more regular intervals.

There are two categories of HOME projects; HOME projects administered by HAND and HOME projects administered by CHDOs, Non-Profits, or For-Profit entities. HOME projects administered by HAND are monitored as follows:

1. HAND operates a number of housing projects that are funded by HOME. Each client is required to fill out an application to determine eligibility. Each application is processed by the HAND program manager/loan officer to determine income and residency eligibility and project feasibility.
2. The HAND program manager/construction project manager will inspect each project to determine project costs and requirements.
3. Upon approval of a project, funding agreements and/or mortgages are signed by applicant outlining terms and conditions of funds.
4. The HAND program manager/construction project manager will monitor the progress of the project, ensuring compliance with all building codes and HAND construction standards.
5. Claims for payment are reviewed and approved by the program manager/construction project manager monitoring the project.
6. A final inspection at the completion of the project must be completed prior to the final payment. This inspection also includes obtaining the certificate of occupancy from the Building Department.

HOME projects administered by CHDO's, non-profits or for-profit entities are monitored as follows:

1. Applications for funding must include specific details about the project, costs and beneficiaries.
2. Successfully funded applications are required to sign a funding agreement, mortgage and/or covenants outlining all of the requirements, regulations and standards.
3. A program manager from HAND will do site inspections periodically throughout the project.
4. Claims for payment are filed, with appropriate documentation, with the program manager. The program manager reviews the claim and approves it for payment.
5. Davis-Bacon and affirmative action monitoring, if applicable, is completed by the contract compliance officer who is a staff attorney in the City of Bloomington Legal Department.
6. The HAND program manager will receive copies of all reports from the Monroe County Building Department, City of Bloomington Planning Department, and/or City of Bloomington Fire Department for compliance with all city and county regulations. If any other inspections are required or completed, a copy of that report must also be supplied to the program manager.
7. The HAND program manager will also monitor for beneficiary compliance. Depending upon the project and the agency, monitoring may occur both before and after the project.

HOME rental projects are monitored as follows:

1. Each project is monitored as described above; however, on an annual basis each project is monitored for beneficiary compliance.

2. Documentation is provided to the program manager to ensure compliance with the funding agreement/mortgage/covenants. This documentation shows the number of assisted units, income level of residents, utility allowances, and units receiving Section 8 or units receiving TBRA, if applicable.
3. Program manager will contact tenants to verify information provided.
4. Physical inspections of HOME units are handled through HAND's comprehensive rental inspection program. Those inspections verify the physical condition of each unit and insure that they are in compliance with HOME standards and the City's Housing and Property Maintenance Code.

Tenant Based Rental Assistance projects are monitored as follows:

1. TBRA projects are governed according to their funding agreements.
2. On an annual basis, the HAND program manager meets with the administrator of each TBRA program. The administrator provides the program manager with information program policy and procedures, outreach, participant selection, unit information (including lead-based paint visual and HQS inspections), tenant income documentation, tenant leases, and, if applicable information regarding required self-sufficiency programming.
3. The HAND program manager meets with the tenants to verify information.
4. Claims for payment must be approved by the HAND program manager and must include applicable documentation.

Lead-Based Paint (91.215 (g))

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families.

Program Year 2 Action Plan Lead-Based Paint response:

HAND's Risk Assessment Program

The City of Bloomington Housing and Neighborhood Development Department (HAND) has four (4) licensed risk assessors to do lead risk assessments for HAND's housing rehabilitation programs. Since 2001, HAND has conducted 74 risk assessments. Of those risk assessments, 58 showed unacceptable lead levels with the highest lead level of dust wipe being 79460.0/ $\mu\text{g}/\text{ft}^2$, paint chip being 42.7457%, soil being 7585.70 ppm. Eleven of those assessments were for families with children.

Risk assessment steps include:

- Scheduling an interview. Interview questions include:
 - Locations where children play, sleep and eat.
 - Location where toys are stored.
 - EBLL testing results, if any.

- Any visible evidence of chewed paint?
- Entrances most frequently used.
- Windows most frequently opened.
- Locations of any window air conditions.
- Do any members engage in gardening? If so, where?
- Are you planning any landscaping activities? If so, where?
- How often is the household cleaned?
- What cleaning methods to you use?
- Any recent completed remodeling or renovation? If so, where?
- Was any building debris stored in the yard?
- Are you planning any remodels or renovations?
- Do any household members work in a lead-related industry? If so, where?
- Where any work clothes stored and cleaned?
- Have there been previous lead-based paint evaluations?
- Have there been previous lead hazard control activities?
- Determine location of dust swipes (approximately 12 – 14 swipes/project).
- Retrieve paint chip samples from exterior of house and trim.
- Collect composite soil samples. If play area, separate sample from play area.
- Provide owner with an extensive written report of test results.
- Each household receives instruction on how to inspect for interim control failure and how to remedy the situation.

Requiring lead risk assessments on each house that HAND rehabilitates will ensure that the number of lead-safe housing for low to moderate income individuals and families will increase. HAND applied for and received a grant from the Indiana State Department of Health to determine if accepted work practices and cleaning methods are successful over time. The study showed that approved cleaning methods are successful in reducing lead poisoning over time. HAND has created an informational packet/manual to explain lead safe cleaning practices that is handed out to HAND housing participants and others by request.

Lead Poisoning Prevention and Screenings

The Monroe County Lead-Safe Coalition is made up of members from Bloomington Hospital, the City of Bloomington, Head Start, Legal Services, Monroe County Health Department, Monroe/Owen Medical Society, South Central Community Action Program and Women, Infant and Children's Program. The Monroe County Lead-Safe Coalition provides education to interested individuals and groups about lead poisoning. Local testing is available through local pediatricians, WIC or Bloomington Hospital's Community Health Services Walk-in Clinic. Home inspections are available through the Monroe County Lead-Safe Coalition or through the grant funded study currently available through the City of Bloomington Housing and Neighborhood Development Department.

In addition, HAND is also a member of the State of Indiana's Elimination Plan Advisory Committee's Housing Sub-Committee and the Risk Assessment Sub-Committee. These

sub-committees advises the State on housing lead issues and the State's action plan for eliminating lead paint by the year 2010.

Housing

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 2 Action Plan Specific Objectives response:

Objective 1: Create opportunity for affordable homeownership.

Activity	Units
Provide subsidy and construction loans to for-profit and non-profit developers for the construction and/or rehabilitation of affordable owner-occupied homes.	5
Provide homeowners direct assistance to purchase and rehabilitate existing homes through HAND's Purchase-Rehab program.	1
Provide homeowners direct assistance to purchase homes through HAND's Down Payment and Closing Cost Assistance program.	12
Provide technical assistance and support to potential first time homebuyers through HAND's Homebuyer's Club	60

Objective 2: Encourage neighborhood stabilization.

Provide rehabilitation and historic renovation assistance to existing eligible homeowners.	2
Provide rental inspections to maintain the integrity of rental properties. (General fund)	6,500
Provide existing homeowners with assistance to make emergency home repairs that threaten the health and safety of the occupant or the integrity of the structure.	20
Provide infrastructure assistance (sidewalks, street improvements, water/sewer)	1,300 linear feet
Provide neighborhood assistance through the Neighborhood Improvement Grant or the Small & Simple Grant. (General fund)	6
Provide neighborhoods with neighborhood clean-up grants.	2

(General fund)	
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Primarily federal resources will be used to address identified needs in the form of Community Development Block Grant and HOME Partnership Act funds as outlined in the project sheets attached to this Annual Action Plan. In addition, local public and private resources will be used such as general fund monies for support of the City's Rental Inspection Program that ensure that every household has a safe and sanitary place to live. Local public funds are also leveraged by tax abatement on affordable housing projects, technical support provided by staff members paid by the general fund, and donation of staff time and, in some cases, inventory for the installation of infrastructure and/or sidewalks. Private foundation sources are sought to supplement federal and state funds for HAND programs. Private lender resources are leveraged by providing mortgages for programs for homeownership such as Down Payment and Closing Cost assistance and/or Purchase-Rehab. Resources from other non-profits, such as the Bloomington Urban Enterprise Association, are used to provide assistance for needed economic development in the form of grants for schools, grants/loans for small businesses, grants/loans for rehabilitation of commercial properties inside low-income areas, and scholarships for residents of low-income areas to attend classes to improve their personal economic situation. Appropriate leveraged funds will be used as HOME match per the City of Bloomington's requirement.

Need of Public Housing (91.210 (b))

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 2 Action Plan Public Housing Strategy response:

The Bloomington Housing Authority's mission is to "administer public funds using available resources in a manner which will allow the BHA to offer a variety of affordable housing opportunities and supportive services that foster stability and self sufficiency through creative partnerships while servicing our customers with the highest level of professionalism and respect." HAND is one of the BHA's partners in their mission. For the fiscal year 2006, HAND will assist the Bloomington Housing Authority in updating their public housing units by providing funds to install air conditioning in ___ units. HAND will also assist BHA by providing Tenant-Based Rental Assistance to individuals and families on their waiting list (approximately 30 households will be served). HAND will also provide TBRA to the BHA for individuals who have lost their Section 8 assistance because of a lengthy stay in the Hospital or other medical rehab facility.

The Bloomington Housing Authority has achieved the rating of “high performer” with a score of 91 for fiscal year 2004 (ended 9/30/05). HAND has a close relationship with BHA and HAND’s executive director or her designee attends the BHA board meetings. Joint projects to promote affordable housing or improved environmental conditions for low-income individuals and families are completed regularly.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 2 Action Plan Barriers to Affordable Housing response:

The high cost of housing, driven by the presence of Indiana University, continues to be a barrier to affordable housing. As outlined in the Consolidated Plan 2005-2010, the lucrative rental market drives the cost of land, construction, and renovation. In order to combat the cost barrier, HAND will continue to provide subsidies to both developers and homeowners/home buyers. In addition, HAND will work with the local Housing Trust Fund Advisory Board to provide technical assistance to projects that will create affordable housing units.

HAND is working with the Planning Department

HOME/American Dream Down Payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.245 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestment in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving that targeted population over an extended affordability period can be demonstrated.
 - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a

- neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
- f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down Payment Initiative (ADDI) funds, please complete the following narratives:
- Describe the planned use of ADDI funds.
 - Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
 - Describe the actions to be take to ensure the suitability of families receive ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 2 Action Plan HOME/ADDI response:

The City of Bloomington Housing and Neighborhood Development Department will not be receiving ADDI fund for fiscal year 2005, nor does HAND refinance existing debt. Assistance for this fiscal year includes:

- Direct and deferred loans to existing low to moderate-income homeowners for rehabilitation of their homes.
- Low interest bearing construction loans to non-profits or for-profit developers creating or rehabilitating housing units to be sold to low to moderate-income home buyers through the Housing Trust Fund.
- Forgivable loans for the down payment and closing cost assistance for low to moderate-income individuals and families purchasing homes.

All of the assistance that HAND provides is secured by a mortgage and promissory note, and/or Covenants for Deed Restrictions. Each security document outlines the requirements for receiving said funds and the penalties for not adhering to the requirements. Appropriate documents are recorded in the Office of the Recorder for Monroe County to ensure appropriate action in the event of default.

The City of Bloomington Housing and Neighborhood Development Department typically uses a recapture method for all of its housing programs. Each housing project will have a mortgage and promissory note, and in some cases, Covenants that run with the Deed. Each security document will run for the duration of the affordability period and will require the household to repay all, or a portion, of the funds expended on the project should they not meet that period of time depending upon the program guidelines. See chart below:

Program	Recapture Provisions
Owner-Occupied Rehabilitation	100% of funds are recaptured no later than time of property transfer.
Purchase-Rehabilitation	100% of funds are recaptured if property transferred before year 5. 10% of the funds are forgiven from years 6 – 15.
Down Payment & Closing Cost	20% of the fund are forgiven each year for five years.
Rental Rehabilitation - <\$15,000	First five years are mandatory affordability period. Fund can be forgiven at 20% per year for next five years if unit is kept at affordable rent rates.
Rental Rehabilitation - >\$15,000	First ten years are mandatory affordability period. Funds can be forgiven at 10% per year for next ten years if unit is kept at affordable rent rates.
Rental New Construction	Mandatory affordability period of twenty years; after which funds are 100% forgiven.
Rockport Road Subdivision	Mandatory affordability period of thirty years using resale covenants.

Minority Homeownership – HAND anticipates that four minority households will be assisted in becoming homeowners this fiscal year.

HAND markets its programs through a variety of means, including placement ads in the local newspaper, mini-seminars offered at locations throughout the community, outreach to local realtors and lenders, and partnerships with local non-profits, including a significant partnership with the Bloomington Housing Authority. The Bloomington Housing Authority, as well as other non-profits, use the Home Buyer's Club as the educational component for housing programs such as the Section 8 Homeownership Program. Every HAND assisted home buyer must successfully complete the Home Buyer's Club in order to be eligible for assistance.

Homeless

Specific Homeless Prevention Elements

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds – Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD

formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.

2. Homelessness – In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness – The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 1012. Again, please identify barriers to achieving this.
4. Homeless Prevention – The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy – Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 2 Action Plan Special Needs Response:

Below are listed agencies that were either allocated funds for this fiscal year or expect to be allocated funds for this fiscal year:

Funds	Agency
Continuum of Care (McKinney)	<ul style="list-style-type: none"> ○ Center for Behavioral Health ○ Middle Way House ○ Amethyst House
Emergency Shelter Grant (State funding)	○ Martha's House
HOPWA (State funding)	○ Positive Link (Bloomington Hospital)
PATH Funds (Dept. of Mental Health)	○ Center for Behavioral Health
Community Development Block Grant	<ul style="list-style-type: none"> ○ Community Kitchen (operating) ○ Hoosier Hills Food Bank (operating) ○ Middle Way House (operating) ○ Mother Hubbard's Cupboard (operating) ○ Shalom Community Center (operating) ○ Middle Way House (physical improvement)
Jack Hopkins Council Social Service Grant (City General Fund)	○ Undetermined at this time. Allocations to be made in April, 2006.
County Commissioner's Social Service Grant (County General Fund)	○ Undetermined at this time. Allocations to be made in the summer, 2006.

The City of Bloomington allocates the full 15% allowable by Community Development Block Grant (CDBG) regulations to social service programming. The Citizen Advisory

Council, which makes allocation recommendations for CDBG, has made emergency services a priority. Emergency services are defined as shelter and food. For fiscal year 2006, 74% of the funds were allocated to emergency services.

HAND provides both funding and services to help individuals and families experiencing homelessness. As outlined above, CDBG funds are primarily used to help meet basic needs. The City also has general fund dollars that are allocated under the Jack Hopkins Council Social Services Grant program. The 2006 allocations have not yet been made, however, under the 2005 allocations, 30% of the \$125,000 allocated went to services/programs that either directly benefited individuals/families experiencing homelessness or helped individuals/families maintain their self sufficiency as to not become homeless.

The Housing Network is Bloomington's advisory committee focusing on assistance to the chronically homeless. This committee, whose activities are explained in detail in the Consolidated Plan, meets monthly to review how the city provides services, fills service gaps without overlap, and further sets goals to ensure the assistance to this population. A HAND staff member attends all of the meetings to offer appropriate assistance where possible. It is the primary responsibility of the Housing Network to draft and submit the Continuum of Care application annually. They are also in their fourth year of sponsoring the local activities of Homeward Bound, which raised \$48,500 for participating agencies.

In 2005 Middle Way's, The Rise program and the Amethyst Women's House program successfully renewed their Homeless Assistance Awards bringing in over \$530,000 to the community. A new permanent supportive housing program, developed by Martha's House, formerly providing only emergency shelter, was awarded \$267,500. This project, proposes to provide 15 new units of housing with 11 earmarked to serve the chronically homeless. This project was designed with input from the Monroe County Service Community Assessment of Needs (2003) a survey of conditions which identified a critical need for Permanent Housing for Persons with Disabilities. Each year, members of the Housing Network prioritize possible projects and vote to recommend that year's applicant. Those in consideration must abstain from voting in that year.

In 2005 the Housing Network also organized as a not-for-profit and created an executive board in order to seek funding to discharge their goal of surveying and assessing services to the Bloomington community. Heretofore, members of the Housing Network have worked on the Continuum of Care application voluntarily. It is now thought prudent to obtain either professional staff or a consultant to cover the expanding administrative duties of the Network. The not-for-profit status will assist in that effort.

In October, The Housing Network partnered with Indiana University COPSL program to hold a half day housing symposium. The event, held at Ivy Tech, has successfully launched the search for more volunteer opportunities for Indiana University students in the social service fields. Chuck Andrews will attend the Housing Network meetings, on behalf of the University, to coordinate these new activities. In January, the Housing Network invited Sherrie Stewart, the Executive Director of the IHCD, to meet with

them, tour Hoosier House and The Rise and informally share their concerns about homeless issues.

The 2005 Continuum of Care Strategy identifies 4 goals to address the problems of the Chronically Homeless:

- Maintain 95% occupancy in Public Housing units and 98% occupancy in Section 8;
- To complete the Homeless Continuum of Care
- 50% of Amethyst House residents will successfully move to permanent housing
- Create additional opportunities for the chronically homeless to access permanent housing.

It further identifies other Homeless Goals to be addressed as a priority in the coming year.

- Increase Housing Network organizational capacity
- Complete a Monroe County “blueprint” of homeless/ housing/poverty related issues
- 76% of ILS clients with housing cases will increase or retain access to habitual housing
- Increase number of housing choice vouchers
- Develop programming designed to break the cycle of homelessness

This year \$94,750 in CDBG funds were awarded to emergency needs programs, representing almost 75% of the Social Service budget.

The City of Bloomington supports programs and services to prevent homelessness as well. The City, through its CDBG Social Service and Jack Hopkins Council Social Service grant dollars provides direct support for services that help families maintain their self-sufficiency. These programs include childcare for dependent children which allows the parents to work. In 2005, Jack Hopkins Council Social Service Grants funded projects such as Stone Belt Career Advancement, Bloomington Hospital New Parents Initiative, and Habitat for Humanity Economic Development Project. HAND also has a comprehensive housing counseling program to help individuals and families with their housing needs. A HAND counselor has office hours every week at the Shalom Community Center, a local day shelter for individuals and families either experiencing homeless or at risk of homelessness, to assist in finding stable housing. HAND also offers, through its counseling program, a class called R101 Renting in Bloomington that teaches individuals how to stabilize their housing. This class teaches budgeting, all about credit, how to find an appropriate home, fair housing, tenants rights and responsibilities, what to look for in a lease, landlords rights and responsibilities, and the HAND rental

inspection program/requirements. Successful graduates of this class can apply for damage deposit assistance.

Acknowledging the HUD directive to implement a Discharge Coordination Policy, the Center for Behavioral Health has begun coordinating with the Monroe County jail to monitor and provide assistance to inmates who qualify as seriously mentally ill. Implementation of a more comprehensive approach is planned for further discussion by the Housing Network.

Community Development

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in Community Development Needs Table (formerly Table 2B), -- i.e., public facilities, public improvement, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expanded economic opportunity, principally for low- and moderate-income persons.

Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 2 Action Plan Community Development response:

A thorough profile of the community is included in the Housing Needs Analysis section of the Consolidated Plan and will not be duplicated here. Many of the same issues that affect housing also affect social services in our community. In order to meet the needs of our community, for the fiscal year 2006, HAND will accomplish the following:

		Priority Need Level	Estimated Served Year 2	Estimated Dollars to Address Year 2
Physical Improve ments	03 Public Facilities Improvement	Medium	1 Facility	\$46,445
	03K Street Improvements	High	3	\$185,776
	03L Sidewalks	High	1,300 linear feet &	\$108,217

			acquisition	
Public Services	05 Public Services (General)	High	8,300 People	\$73,500
	05D Youth Services	High	70 People	\$17,000
	05G Battered and Abused Spouses	High	100 People	\$21,250
	05L Child Care Services	High	35 People	\$16,865

HAND's primary goal is to expand personal economic development through the stabilization of an individual or family's housing cost by providing stable, affordable long-term housing. HAND's Home Buyer's Club provides education and assistance to people interested in buying a home. HAND's assistance programs make those homes affordable. This fiscal year, HAND will develop the following:

		Priority Need Level	Estimated Served Year 1	Estimated Dollars to Address Year 1
	12 Construction of Housing	High	3-6 Housing Units*	\$415,044
	13 Direct Homeownership Assist.	High	10 Housing Units	\$27,867
	14A Rehab; Single – Unit Resident.	High	24 Housing Units	\$213,586
	14B Rehab; Multi-Unit Resident.	Low	3 Housing Units**	\$75,000
	14C Public Housing Modernization	High	17 Housing Units	\$46,445
	16A Residential Historic Preservation	High	Included above	Included above

* HAND is developing a 12 unit, single site green build housing subdivision on the southwest side of Bloomington. This fiscal year, HAND will complete the infrastructure improvements and start 3 – 6 houses. **HAND is working with Middle Way House to assist with affordable apartments to be used for low income women who have been victims of domestic violence.

In addition to the above, HAND will also help provide stable, affordable housing by assisting the Bloomington Housing Authority to modernize its units, and by providing Tenant-Based Rental Assistance to individuals and families on the Bloomington Housing Authority and South Central Community Action Program's Section 8 waiting list.

Antipoverty Strategy (91.215 (h))

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 2 Action Plan Antipoverty Strategy response:

As outlined in the Consolidated Plan 2005-2010, the City of Bloomington's Anti-Poverty Strategy consists of a pattern of coordinated support for families below the poverty level through the homeless, public housing, housing and non housing community development strategies. A significant part of the Anti-Poverty Strategy is to provide access to information and emergency assistance to the most vulnerable elements of the community. The many forms of Outreach programming are enumerated in the Continuum of Care survey. These include locally: 24 hour crisis intervention, walk-in information and referral, Public Service Announcements, street canvassing, outreach to homeless veterans, Mental Health 24 hour on-call, HIV/AIDs Awareness, and Domestic Violence Outreach. The Housing Network is currently updating information to be provided through their web site. In this way, agencies and services can be accessed by case managers, law professionals and others who make referrals.

Supportive Services currently in place include Case Management, Life Skills, Alcohol and Drug Abuse, Mental Health, AIDS-related treatment, Education, Employment Assistance, Child Care. Transportation, as well as health, legal, substance abuse, youth and housing counseling are available from a diverse group of agencies and programs. These programs continue to be supported through CDBG and HOME funding rounds as well as by the City's own Jack Hopkins Grants.

Non-Homeless Special Needs Housing

Non-Homeless Special Needs (91.220(c) and (e))

1. Describe the priorities and specified objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 2 Action Plan Specific Objectives response:

HAND partners with community organizations to provide assistance to citizens with special needs in our community. HAND's objectives to assist the elderly, disabled or those with very low incomes are as follows:

Objective 1: Provide assistance to the elderly or disabled to allow them to remain in their homes.

- A. Provide financial and technical assistance, in partnership with Abilities Unlimited, to make accessibility modifications to the homes of eligible applicants. Both owner-occupied and rental (with permission from owner) are eligible.

- B. Provide financial assistance in the form of Tenant-Based Rental Assistance, through a partnership with the Bloomington Housing Authority, to help individuals released from the Hospital who have lost their Section 8 eligibility.

Objective 2: Provide financial assistance to low-income individuals and families in need of housing.

- A. Provide financial assistance in the form of Tenant-Based Rental Assistance, through a partnership with the Bloomington Housing Authority and the South Central Community Action Program, to help individuals/families who are waiting for rental assistance.

Objective 3: Provide financial assistance for the creation of handicapped accessible housing.

- A. Provide subsidy to for-profit and non-profit developers to create affordable rental units that are handicapped accessible.
- B. Provide subsidy for for-profit and non-profit developers to create affordable owner-occupied units that are handicapped accessible.

Objective 4: Provide financial assistance to organizations that serve special needs groups.

- A. Provide financial assistance to organizations to make modifications to their facilities to make them handicapped accessible.
- B. Provide technical assistance to organizations that serve special needs groups on how to make accessibility modifications.
- C. Provide financial assistance for operations to organizations that serve special needs groups that include abused spouses, homeless persons, or individuals suffering from substance abuse.

Objective 5: Provide financial and technical assistance to provide for handicapped accessible infrastructure.

- A. Provide financial assistance to create or repair sidewalks that meet ADA requirements.
- B. Provide technical assistance to developers and other City departments on creating infrastructure needs, such as sidewalks and curb cuts that meet ADA requirements.

Housing Opportunities for People with AIDS

1. Provide a brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/type of housing activities to be done during the next year.

2. Report on the actions taken during the year that address the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on the accomplishments under the annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing need consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvements.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Program Year 2 Action Plan HOPWA response:

The City of Bloomington does not directly receive HOPWA funds for use in its community. Positive Link, a program run through the Bloomington Hospital Community Services division, receives HOPWA funds from the State for use in its region. Its region includes Monroe (Bloomington), Bartholomew, Brown, Greene, Lawrence and Owen Counties. In fiscal year 05-06, HOPWA funds were allocated as follows:

Activity	HOPWA Funds	% of Total
Short-term rental, mortgage, and/or utility		
Long-term rental assistance		

Supportive Services		
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